

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ANTONETTE BOSH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-20557

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/23/2015 and confirmed on 7/30/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		68,175.89
Less Refunds to Debtor	26.61	
TOTAL AMOUNT OF PLAN FUND		68,149.28

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	2,932.34	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,932.34

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 8727	0.00	32,049.37	0.00	32,049.37
	LAKEVIEW LOAN SERVICING LLC Acct: 8727	40.91	40.91	0.00	40.91
	NISSAN MOTOR ACCEPTANCE CORP Acct: 0859	20,185.35	20,185.35	1,827.93	22,013.28
					54,103.56

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	ANTONETTE BOSH Acct:	0.00	0.00	0.00	0.00
	ANTONETTE BOSH Acct:	26.61	26.61	0.00	0.00
	STEIDL & STEINBERG Acct:	2,000.00	2,000.00	0.00	0.00
	*** N O N E ***				

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 3961	1,839.14	513.53	0.00	513.53
	PYOD LLC - ASSIGNEE Acct: 4602	506.82	141.52	0.00	141.52
	CAVALRY SPV I LLC - ASSIGNEE** Acct: 1239	732.57	204.56	0.00	204.56
	CITIZENS BANK NA(*) Acct: 5146	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 8658	1,038.40	289.94	0.00	289.94
	DISCOVER PERSONAL LOANS** Acct: 2527	10,241.15	2,859.57	0.00	2,859.57
	PYOD LLC - ASSIGNEE Acct: 5008	328.86	91.83	0.00	91.83
	PRA/PORTFOLIO RECOVERY ASSOC	1,567.16	437.59	0.00	437.59

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0607				
	DEPARTMENT STORES NATIONAL BANK/	0.00	0.00	0.00	0.00
	Acct: 5030				
	NASA FCU	10,377.21	2,897.56	0.00	2,897.56
	Acct: 5321				
	PNC BANK NA	4,431.92	1,237.50	0.00	1,237.50
	Acct: 3585				
	PYOD LLC - ASSIGNEE	1,505.06	420.25	0.00	420.25
	Acct: 4412				
	SPRINGLEAF FINANCIAL SERVICES INC(*)	0.00	0.00	0.00	0.00
	Acct: 7221				
	DUQUESNE LIGHT COMPANY*	69.93	19.53	0.00	19.53
	Acct: 9004				
	BERNSTEIN-BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					9,113.38

TOTAL PAID TO CREDITORS

63,216.94

TOTAL CLAIMED

PRIORITY 0.00

SECURED 20,226.26

UNSECURED 32,638.22

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANTONETTE BOSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-20557

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Antonette Bosh
 Debtor

Case No. 15-20557-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.

db +Antonette Bosh, 716 15th Street, Ambridge, PA 15003-1905
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 13999070 +Bosco's, P.O. Box 71106, Charlotte, NC 28272-1106
 13999069 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Best Buy, P.O. Box 183195, Columbus, OH 43218-3195)
 13999074 +Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
 13999077 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
 13999079 Nissan Motor Acceptance Corporation, P.O. Box 6603660, Dallas, TX 75266-0360
 14044735 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13999080 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
 13999081 Sears Mastercard, P.O. Box 183082, Columbus, OH 43218-3082
 14123103 +Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014,
 3476 Stateview Boulevard,, Fort Mill, SC 29715-7203
 13999083 +Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr E-mail/PDF: rmscedi@recoverycorp.com Jul 31 2020 05:09:26

Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 14071859 +E-mail/Text: bnc@bass-associates.com Jul 31 2020 05:02:41 Cavalry SPV I, LLC,
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
 13999071 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 31 2020 05:02:46
 Citizens Bank Card Services, P.O. Box 42010, Providence, RI 02940-2010
 14044411 E-mail/Text: mrdiscen@discover.com Jul 31 2020 05:02:49 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13999072 E-mail/Text: mrdiscen@discover.com Jul 31 2020 05:02:49 Discover Card, P.O. Box 71084,
 Charlotte, NC 28272-1084
 13999073 E-mail/Text: dplbk@discover.com Jul 31 2020 05:04:55 Discover Personal Loans,
 P.O. Box 6105, Carol Stream, IL 60197-6105
 14044221 +E-mail/Text: dplbk@discover.com Jul 31 2020 05:04:55 Discover Personal Loans,
 PO Box 30954, Salt Lake City, UT 84130-0954
 14126731 +E-mail/Text: kborkley@bernsteinlaw.com Jul 31 2020 05:05:14 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13999075 E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:10:48 JC Penney, c/o Synchrony Bank,
 P.O. Box 960090, Orlando, FL 32896-0090
 13999076 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:10:47 Lowe's, P.O. Box 530914,
 Atlanta, GA 30353-0914
 15048571 E-mail/Text: camanagement@mtb.com Jul 31 2020 05:03:16 M & T Bank, P.O. Box 840,
 Buffalo, NY 14240-0810
 13999078 E-mail/Text: e-bankruptcy@nasafcu.com Jul 31 2020 05:02:34 NASA FCU, P.O. Box 1588,
 Bowie, MD 20717-1588
 14067224 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2020 05:09:25
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14064189 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 31 2020 05:10:28
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 14006424 E-mail/PDF: rmscedi@recoverycorp.com Jul 31 2020 05:11:19
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13999082 E-mail/PDF: cbp@onemainfinancial.com Jul 31 2020 05:08:49 Springleaf Financial,
 P.O. Box 742536, Cincinnati, OH 45274-2536

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Lakeview Loan Servicing LLC
 cr M & T BANK
 cr Wells Fargo Bank, NA

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: gamr
Form ID: pdf900

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Total Noticed: 28

Date Rcvd: Jul 30, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, NA jschalk@barley.com,
sromig@barley.com
Kenneth Steidl on behalf of Debtor Antonette Bosh julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6